Huntington Bank Wire Transfer Guide 2026: Transfer Speed, Process Steps, Fees, and Support Guide

Huntington Bank **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴−271−𝟮𝟯𝟲𝟴 wire transfers offer a secure way to move large sums, with domestic outgoing **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 wires costing approximately $25 and foreign wires $75. Same-day processing is available for domestic wires if initiated by 6:15 p.m. ET (4:30 p.m. ET for international). Personal wires generally require **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 visiting a branch, while business customers can use the online Payment Center.

Key Details for Huntington Wire Transfers:

Fees: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Domestic incoming/outgoing wires are generally $15–$25. International outgoing wires **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 cost $75, while incoming foreign wires are $15.
Cut-off Times (Business Days):
Outgoing Domestic: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 6:15 p.m. ET.
Outgoing International: 4:30 p.m. ET.
Incoming Wires: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴) 6:40 p.m. ET.
How to Send:
In-person: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Visit a local Huntington branch to initiate most personal wire transfers.
Online: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Business customers can use the Payment Center for ACH and wire transactions.
Required Information: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 You will need the recipient's full name, address, account number, routing number (RTN), and the receiving bank's name and SWIFT **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 code for international transfers.

Alternatives

For smaller, **☎1-(888)-303-1448** Or +1⁕888—271—2368 faster, and often free transfers, Huntington supports Zelle® in their mobile app and online ACH payments for business.

How long do wire transfers take at Huntington Bank?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Huntington Bank wire transfers generally process on the same business day if initiated before 6:15 p.m. ET for domestic outgoing, and 4:30 p.m. ET for international. **☎1-(888)-303-1448** Or +1⁕888—271—2368 Incoming domestic wires are credited same-day if received by 6:40 p.m. ET, while international transfers typically take 1–5 business days.

Key Huntington Bank Wire Transfer Times
Outgoing Domestic: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Cutoff is 6:15 p.m. ET for same-day processing.
Outgoing International: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Cutoff is 4:30 p.m. ET for same-day processing.
Incoming Wires (Domestic): **☎1-(888)-303-1448** Or +1⁕888—271—2368 Received by 6:40 p.m. ET for same-day credit.
Incoming Wires (International): **☎1-(888)-303-1448** Or +1⁕888—271—2368 Generally 1-5 business days to arrive.
Huntington Instant Payments (HIP): Available in seconds, 24/7.

Important Notes
Business Days: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Wires are processed Monday through Friday, excluding bank holidays.
First-Time Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368 These may take longer to process due to security reviews.
Cutoff Times: **☎1-(888)-303-1448** Or +1⁕888—271—2368 If a wire is submitted after the cutoff, it will be processed on the next business day.

What happens if you wire transfer more than $10,000?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Wiring more than triggers mandatory reporting to federal authorities (FinCEN/IRS) under the **☎1-(888)-303-1448** Or +1⁕888—271—2368 Bank Secrecy Act. While not

inherently illegal, it alerts compliance teams to prevent money laundering, requiring banks to file a **☎1-(888)-303-1448** Or +1⁕888—271—2368 Currency Transaction Report (CTR) or similar documentation.
☎1-(888)-303-1448 Or +1⁕888—271—2368 Your bank may pause the transfer to verify your identity, the source of funds, and the purpose of the transaction.

Key Implications of High-Value Wire Transfers:
☎1-(888)-303-1448 Or +1⁕888—271—2368 Mandatory Reporting: Banks must report cash transactions or high-value, suspicious **☎1-(888)-303-1448** Or +1⁕888—271—2368 wire transfers over to federal authorities.
Compliance Review: **☎1-(888)-303-1448** Or +1⁕888—271—2368 The bank will flag the transfer for review, often triggering a "Know Your Customer" (KYC) review to ensure the transfer is legitimate, according to the Fool article on $9,999 transfers.
Verification Questions: **☎1-(888)-303-1448** Or +1⁕888—271—2368 You may be asked to provide proof of the source of funds, **☎1-(888)-303-1448** Or +1⁕888—271—2368 documentation on the recipient, and the purpose of the transfer, as discussed in this Wise article on international transfers.
No "Structuring" Permitted: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Intentionally breaking a large transfer into multiple smaller transactions to avoid reporting is illegal, known as structuring.
Fees: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Banks often charge higher fees for larger, especially international, transfers, according to Wise.
Note: **☎1-(888)-303-1448** Or +1⁕888—271—2368 The $10,000 threshold applies to both domestic and international transfers under anti-money laundering regulations.

Can Huntington Bank do a wire transfer?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Huntington's wire transfer services are a trusted, instantaneous method of transferring
☎1-(888)-303-1448 Or +1⁕888—271—2368 U.S. dollars and foreign currency to almost any domestic or international financial institution.

Does Huntington do instant transfers?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Yes. HIP transactions move directly through banking channels and are protected by bank **☎1-(888)-303-1448** Or +1⁕888—271—2368 security measures. How do Huntington Instant **☎1-(888)-303-1448** Or +1⁕888—271—2368 Payments differ from other types of transactions? **☎1-(888)-303-1448** Or +1 ⁕888—271—2368 Huntington Instant Payments are hyphenate, allowing you to optimize your cash flows with immediate payment and settlement.

How much is the incoming wire transfer fee for Huntington?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Huntington Bank generally charges a $15 fee for each incoming domestic or foreign/international wire transfer. **☎1-(888)-303-1448** Or +1⁕888—271—2368 This fee applies to most personal checking accounts, such as the Asterisk-Free Checking®. Business **☎1-(888)-303-1448** Or +1⁕888—271—2368 accounts may have different fees, such as $18 for incoming domestic wires.

Key Details regarding Incoming Wires:
Domestic Incoming: $15.00
International Incoming: $15.00
Internal Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Free (transferring between two Huntington accounts)
Same Day Credit: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Domestic wires received before 6:40 p.m. ET and international wires before 5:45 p.m. ET generally receive same-day credit.
Business Accounts: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Some business accounts may charge $18 for domestic and $25 for international incoming wires.

Note: **☎1-(888)-303-1448** Or +1⁕888—271—2368 For international transfers, intermediate banks may deduct additional fees from the amount received.

How long does Huntington take to process a wire transfer?

☎1-(888)-303-1448 Or +1⁕888—271—2368 Huntington Bank wire transfers generally process on the same business day if initiated before 6:15 p.m.

☎1-(888)-303-1448 Or +1✳888—271—2368 ET for domestic outgoing, and 4:30 p.m. **☎1-(888)-303-1448** Or +1✳888—271—2368 ET for international. Incoming domestic wires are credited same-day if received by 6:40 p.m. ET, while international transfers typically take 1–5 business days.

Key Huntington Bank Wire Transfer Times
Outgoing Domestic: **☎1-(888)-303-1448** Or +1✳888—271—2368 Cutoff is 6:15 p.m. ET for same-day processing.
Outgoing International: **☎1-(888)-303-1448** Or +1✳888—271—2368 Cutoff is 4:30 p.m. ET for same-day processing.
Incoming Wires (Domestic): **☎1-(888)-303-1448** Or +1✳888—271—2368 Received by 6:40 p.m. ET for same-day credit.
Incoming Wires (International): **☎1-(888)-303-1448** Or +1 ✳888—271—2368 Generally 1-5 business days to arrive.
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Cutoff Times: **☎1-(888)-303-1448** Or +1✳888—271—2368 If a wire is submitted after the cutoff, it will be processed on the next business day.

Can I do a wire transfer online in Huntington?

☎1-(888)-303-1448 Or +1✳888—271—2368 Yes, you can initiate domestic and international wire transfers online through **☎1-(888)-303-1448** Or +1✳888—271—2368 Huntington Bank's secure portal, often using their Payment Center for businesses. Online wire transfers require two-factor authentication. **☎1-(888)-303-1448** Or +1✳888—271—2368 Outgoing domestic wires generally process same-day if submitted before 6:15 p.m. ET.

Key Details for Huntington Wire Transfers:
Methods: **☎1-(888)-303-1448** Or +1✳888—271—2368 Use the online banking portal or mobile app.

Requirements: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 You will need the recipient's name, address, account number, and bank routing number or SWIFT code.
Fees: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Incoming wires are approximately, while outgoing domestic wires are around and international wires are.
Alternatives: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 For smaller, faster, or free transfers, you can use Zelle® or ACH transfers.

Note: **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 For the most secure experience, ensure you are logged into your Huntington online banking portal to initiate these payments.